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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b) Order Filed on December 15, 2022 Robertson, Anschutz, Schneid, Crane & Partners, by Clerk **PLLC** U.S. Bankruptcy Court **District of New Jersey** Authorized Agent for Secured Creditor 130 Clinton Road, Lobby B, Suite 202 Fairfield, NJ 07004 Telephone: 973-575-0707 Facsimile: 973-404-8886 Aleisha C Jennings (049302015) Case No.: 22-13306-CMG In Re: Chapter: 13 Richard R. Ciarelli, Hearing Date: November 2, 2022 Debtor, Christine M. Gravelle Judge: Linda Ciarelli, Joint Debtor. ■ Modified Recommended Local Form: **☑** Followed

## **ORDER VACATING STAY**

The relief set forth on the following page, is hereby **ORDERED**.

DATED: December 15, 2022

Honorable Christine M. Gravelle United States Bankruptcy Judge

Christin M. Starelle

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Debtors: Richard R. Ciarelli and Linda Ciarelli

Case No.: 22-13306-CMG

Caption of Order: Order Vacating Stay

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Upon the motion of Mill City Mortgage Loan Trust 2019-GS2, ("Secured Creditor") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

☑ Real property more fully described as:

20 Buckingham Drive, Asbury Park, NJ 07712

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.